

USAF SERVICES

COMMUNITIES

A Newsletter of the United States Air Force Community Centers

January/February 2004

Danger: Driving at Night!

Three times as many people die in traffic accidents at night than during the day, and according to the National Safety Council (NSC) there's a good explanation for that statistic. Ninety percent of a driver's reaction depends on vision, which is severely limited at night.



For instance, drivers have been complaining about glare ever since electric headlights began replacing oil lamps in automobiles more than 85 years ago. Replacing your headlights with lower intensity but whiter bulbs that illuminate more of the roadway can make a big difference in the quality of your night vision. The NSC also recommends the following:

- * Regularly clean your headlights, taillights, signals and windows. A thin layer of road grime can block up to 90 percent of the light and severely

restrict your ability to see at night.

- * Make sure your headlights are properly aimed. Misaimed headlights reduce your ability to see the road and blind other drivers.

- * Avoid smoking when you drive. Smoke's nicotine and carbon monoxide hamper night vision.

- * Reduce your speed and increase your following distance. It is more difficult to judge other vehicles' speeds and distances at night.

- * Don't "over-drive" your headlights. You should be able to stop inside the illuminated area. If you cannot, you're creating a blind crash area in front of your

vehicle.

If you're still uncomfortable driving at night, make an appointment with your eye doctor. The American Optometric Association recommends that everyone under the age of 40 have a thorough eye exam at least once every three years; drivers 41 to 60, every two years; and drivers over the age of 60, every year. Age makes eyes more sensitive to glare.

Story and photo courtesy of ARA Content.

Items to Consider When Obtaining a Loan

Before you take out home, auto, or personal loan, there are a few things you should consider. First is if you really need the loan in the first place.

When you take out a loan, you owe a lending institution money. This means that you need to pay it back over some term of the loan. We all don't have the money up front for major purchases. This is the reason for a loan in the first place. However, consider that you will need to repay the loan no matter how little or how much or how long of a time before the loan is complete.

Be aware of these items when borrowing money:

1. The interest rate
2. The term or length of the loan
3. Penalties for early payment
4. Opportunity cost of borrowing money
5. Type of loan

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2003 NATO Chess Tournament

The North Atlantic Treaty Organization (NATO) chess championship was held 6-13 Sep 03 in Copenhagen, Denmark.

Earlier this year, the Air Force, Army, Navy, and Marine Corps sent their top chess players to Camp Lejuene, N.C., to compete in the Inter-Service competition. The following top six players were selected from the Inter-Service meet to compete on Team USA:

USAF Maj Douglas Taffinder

USAF TSgt Leroy Hill

USN PN1 Victoria Narciso

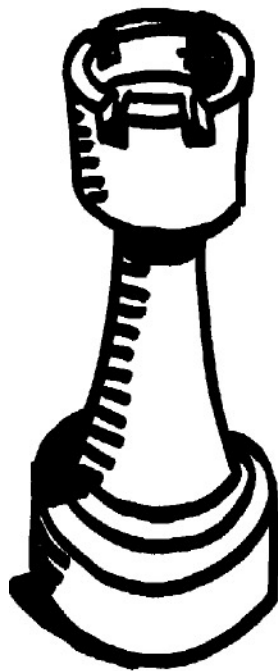
USAF Col Samuel Echaure

USN HM1 Froilan Magpantay

USAF TSgt Dan Ranario

Unexpected military missions prevented some of the original team members from participating in the NATO tournament. PN1 Narciso and Col Echaure were replaced by USAF SSgt Nathaniel Ola and USN Capt John Perciballi.

Team members and service representatives were met in Copenhagen by members of the Royal Danish Life Guard and transported to Hoevelte Barracks. Ninety players from 13 countries participated in the week-long event celebrating the 25th NATO Chess Anniversary and the 14th Official Chess Championship. SSgt Ranario and Maj Taffinder both scored four points out of a possible six points, ranking 27 and 28 for the overall tournament standing. Everyone agreed the



competition was stiff; many of the other countries have chess teams that play and participate in tournaments all year as part of their military duty. Some countries consider the chess team a part of their sports program.

The Royal Guard provided the participants with a wonderful experience in Denmark. An afternoon trip to the Tivoli Gardens in Copenhagen and a concert by

the Royal Danish Life Guard Band were special treats.

At the organizational and administrative meeting for the International Military Chess Committee, the representative for the Netherlands announced the NATO tournament will be 8-14 Aug 2004. The hosting country determines the location and the dates for the tournament. The committee accepted the dates with the exact location to be determined. Official notification and instructions will be sent to all participants.

The Air Force, Navy, and Marine service representatives met and selected a date for the Inter-Service tournament based on the dates for the NATO tournament. The Air Force will host the Inter-Service tournament at Keesler AFB 20-25 Jun 2004. Keesler AFB will also host the Air Force tournament 10-14 May 04.

Moving? See AF Crossroads...

Just received Permanent Change of Station (PCS) orders and need to sell that stereo equipment, or perhaps purchase a good used car once you get to your new home? Try out the online Flea Market at www.afcrossroads.com. The Flea Market is an electronic bulletin board where Air Force members and their families can post "For Sale" items to ease the burden of relocation.

The Flea Market section is password-protected and accessible only to authorized members of our total Air Force and their families. Remember to use home phone numbers and personal home e-mail addresses when entering point of contact information (Air Force policy prohibits personnel from using government phone, fax, or e-mail address as point of contact information).

Before purchasing goods from AF Crossroads, confirm with the seller any information (including the price) important to your purchasing decision. The price and other terms of any sale remain subject to direct negotiation between the buyer and the seller. When using this service to find a buyer for your goods or to find goods to purchase, use the same common sense and good judgment you would in selling any item through, or responding to, a classified ad in the newspaper.

Memory Markers

By Jeff Earlywine

If you are like most people, you will eventually forget an important engagement, a special meeting or a to-do that you thought of while you were in the shower. The question is, "How can you keep from forgetting those necessary items without drastically changing your lifestyle?"

Picture It

One way to remember a list of items is through picture association. When you have to remember something, just picture it in your mind. For example, to remember a grocery list containing milk, cheese, green beans and orange juice, picture an orange (for orange juice) cow standing on a large gallon of milk, holding a piece of cheese in its mouth and green beans growing around the cow like grass. Try it. It works.

Place It

A good way to remember something tangible is to place it beside something that you cannot forget. For instance, if you want to take a special treat to the office, place it beside your keys, purse, or wallet.

Print It

The faintest ink is better than the best memory. Write it down. Have one central place to write all of your important information. However, when an inspirational thought or a simple to-do hits your mind, write it down on anything handy and transfer it to that central place later.

For more information, visit www.jeffearlywine.com.

Loan Tips (cont'd from pg 1)

Interest Rates Matter

What's the difference between 5 and 10 percent? A whole lot...

That's what. If you borrowed

\$10,000 at an interest rate of 5% over a five-year term, your payments would be \$188.71

per

month. If you paid a 10% interest rate, your payment would be \$212.47 per month. At the end of the five-year term, the difference in total payments for the 10% loan versus the 5% would be \$1,426.

Just think about what you could do with that money!



Longer Term = More Money

Let's continue with the example above. If you borrowed \$10,000 at an interest rate of 5% over a five-year term, your payments would be \$188.71. If you borrowed \$10,000 at an interest rate of 5% over a three-year term, your payments would be \$299.71. But your total savings by paying off the loan in three years is \$533.04. If you can swing it, you should almost always go with a shorter term loan.

Penalties

Before you sign on the dotted line, check the fine print to see if there are penalties for paying off the loan early. You might be surprised with what you find.

Opportunity Cost

Before you take out a loan, consider the opportunity cost. Do you really need that jet-ski, motorcycle, or snowmobile? You may want to consider other options for recreation activities or rental options when you want to use something. The money that you will be spending on your loan could be put to use in investments, which over time will help to build your wealth. So, consider if you really need that loan or is it for something that can wait?

Type of loan

Before you take out your loan, consider your loan options. Should you roll your loan into a mortgage payment and receive tax deductions? Should you use your credit card at a low rate and build points? Should you go to your credit union because it has a special offer with a low rate and no payment penalties? There are pros and cons to different loan options and you should shop around before making your decision.

For more information, see www.moneyadvise.com

Happy New Year!

Grease was the Word at the Offutt Talent Show

Nervous energy crackled backstage as performers stretched their legs, limbered their fingers, tuned instruments, and warmed vocal chords before the big show. No, it wasn't "American Idol," it was the Offutt Air Force Base Talent Show.

Eighteen talented members of the Offutt community sang country, rock-n-roll and 1950's songs; played guitar and piano; and performed comedy and drama for a full house at the Capehart Theater on 7 Nov 03. The big finale, which included the entire cast, was a Broadway-style production of "New York, New York."

"There's a lot of talent on this base and it's not hard to find," said Glenn Simms, Offutt Community Center Program Director. "It's a win, win situation. The performers like doing it and the audience likes seeing it."

A1C Latricia Johnson, 45th Reconnaissance Squadron life support technician, won Best in Show and first place in the female vocal category for the second year in a row for her performance of "You Put a Move on My Heart." Johnson said she has never had any formal vocal training, just lots of practice.

"I entered the talent show because it's fun and people would tease me if I didn't do it, because I'm always singing—at work, in the shower, in my car," Johnson said.

A1C Daniel Brown, 755th Communications Squadron C4 Maintenance System Apprentice, won first place in the male vocalist category for his rendition of "Build Me Up Buttercup." He heard about the talent show shortly after getting stationed at Offutt and

thought he would give it a shot. This was his second year in the show.

Other winners included Army SSG Robert Sons and his wife Virginia who won first place in the variety category for their duet of "Summer

second place in the variety category for her comedy routine on being a wife and mother.

Two active duty entertainers, Brown and SrA. Jennifer Schwab, 55th Aerospace Medicine Squadron Flight Medicine Administrator, are sending audition tapes of their performance to TOPS IN BLUE, the Air Force's traveling entertainment group. Their tapes will be reviewed and, if selected, they will continue to the Air Force Worldwide Talent Competition in San Antonio, Texas, in February for a spot on the TOPS IN BLUE team.

TOPS IN BLUE is an all-active-duty U.S. Air Force

special unit made up of 35 performers selected for their entertainment abilities. Known as the Air Force's Expeditionary Entertainers, the group's main mission is to perform for military personnel and their families throughout the world. TOPS IN BLUE is scheduled to perform in Omaha 11 Feb 04.



Loving" from "Grease" (See photo). Sons also won second place in the male vocalist category singing "I Will Be Your Friend."

In the female vocalist category, Alanna Schlag, a U.S. Strategic Command spouse, won second place for singing "I Will Always Love You," and Z. Carlson, base theater manager, won



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www.afsv.af.mil/FamilyMemberPrograms/communitycenterprograms

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